Fill in this in	Fill in this information to identify your case:								
Debtor 1	MICHAEL LAMBERT								
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court fo	r the: Southern District of	Mississippi						
Case number	25-50559								
(If known)									

Official Form 427

Cover Sheet for Reaffirmation Agreement AMENDED

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

Ľ	Explain the Ke	payment Terms of the Reaffirmation Agreement					
1.	Who is the creditor?	Security Service Federal Credit Union Name of the creditor					
2.	How much is the debt?	On the date that the bankruptcy case is filed \$ 27401.23					
		To be paid under the reaffirmation agreement \$ 27401.23					
		\$ 591.74 per month for 55 months (if fixed interest rate)					
3. What is the Annual Percentage Rate (APR) of interest? (See							
	Bankruptcy Code § 524(k)(3)(E).)	Under the reaffirmation agreement 7.64 % 🗹 Fixed rate Adjustable rate					
4.	. Does collateral secure the debt? □ No □ No □ Yes. Describe the collateral. 2022 Jeep						
		Current market value \$\$					
5.	Does the creditor assert that the debt is nondischargeable?	 ✓ No ☐ Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable. 					
6.	Using information from Schedule I: Your Income (Official Form 106!) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J Income and expenses stated on the reaffirmation agreement					
		6a. Combined monthly income from \$ 6,085.50 6e. Monthly income from all sources after payroll deductions \$ 6,085.50					
		6b. Monthly expenses from line 22c of \$\bigsup 6,078.00\$ 6f. Monthly expenses \$-\\$ 6,078.00					
		6c. Monthly payments on all reaffirmed debts not listed on Schedule J 6g. Monthly payments on all reaffirmed debts not included in monthly expenses					
		6d. Scheduled net monthly income \$ 6h. Present net monthly income \$ 7.50					
		Subtract lines 6b and 6c from 6a. Subtract lines 6f and 6g from 6e.					
		If the total is less than 0, put the number in brackets. If the total is less than 0, put the number in brackets.					

D	Pebtor 1 MICHAEI First Name Mid	I AMRE	ERT Last Name	Case	number (# known) 25-50559	
7,	Are the income amounts on lines 6a and 6e different?	⊠ No □ Yes.	Explain why they are differen	t and complete line 10		
8.	Are the expense amounts on lines 6b and 6f different?	☑ No ☐ Yes.	Explain why they are different	t and complete line 10		
9.	Is the net monthly income in line 6h less than 0?		presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.			
10.	. Debtor's certification about lines 7-9	ARVIOL	I certify that each explanation	n on lines 7-9 is true and co	prrect.	
	If any answer on lines 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9	¶ 4	Signature of Debtor 1	x	Signature of Debtor 2 (Spouse Only in	a Joint Case)
11.	are No, go to line 11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?	Yes. H	Has the attorney executed a deal No Yes	eclaration or an affidavit to s	support the reaffirmation agreemen	,
Pa	art 2: Sign Here					
	ust sign nere.	Signature Printed N	ntified on this Cover Sheet f	a true and correct copy of for Reaffirmation Agreement	of the reaffirmation agreement be sent. Date	etween the
			one: ebtor or Debtor's Attorney reditor or Creditor's Attorney			

Official Form 427

Cover Sheet for Reaffirmation Agreement

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